

ABSTRACT OF THE DISCLOSURE

[052] Methods and systems consistent with the present invention provide real-time customer profile and billing information in an IBPP environment. Specifically, in a bill presentment and payment system with a scheduled time to communicate billing information with a set of billers, customer registration information, including identification information, is received. A request, including the customer identification information, is provided to a biller, outside of the scheduled time for communication. The customer is thus permitted access to the billing information at an unscheduled time.

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